



37/007

Account Statement

MOAB OFFICE

PO BOX 25237
SALT LAKE CITY UT 84125
(801) 246-6600 WITHIN THE SALT LAKE AREA
(800) 574-6600 OUTSIDE THE SALT LAKE AREA

CERTIFICATE OF DEPOSIT

102

STATEMENT DATE
04/09/97

STATE OF UTAH
DIVISION OF OIL, GAS, AND MININ
355 W N TEMPLE
SALT LAKE CITY UT 84180

TAX IDENTIFICATION NUMBER

PAGE 1

ACCOUNT NUMBER: 0451550946709

DEPOSITS		WITHDRAWALS		CURRENT BALANCE	
PREVIOUS BALANCE	NUMBER	AMOUNT	NUMBER	AMOUNT	
4,196.33	0	.00	0	.00	4,239.81
INTEREST		INTEREST PENALTY		BACKUP WITHHOLDING	
CURRENT	YTD	CURRENT	YTD	CURRENT	YTD
43.48	88.33	.00	.00	.00	.00
DESCRIPTION	AMOUNT	EFFECTIVE DATE	POST DATE	DAILY BALANCE	
DEPOSIT RENEWED FOR	\$4,239.81	04/09	04/09		
INTEREST PAYMENT GENERATED		43.48+	04/09	4,239.81	
DAYS IN INTEREST PERIOD: 89		INTEREST RATE: 4.2500		ANNUAL PERCENTAGE YIELD EARNED: 4.3200	
		RENEWAL RATE: 4.5000		NEXT MATURITY: 10/09/97	
				RENEWAL ANNUAL PERCENTAGE YIELD 4.5800	

WATCH YOUR MAILBOX FOR A SPECIAL OFFER FOR MATURING CD CUSTOMERS. CHECK WITH YOUR BRANCH FOR CURRENT RATE INFORMATION AND CURRENT CD SPECIALS. IF YOUR TAX IDENTIFICATION NUMBER DOES NOT APPEAR ON THIS STATEMENT, OR IS INCORRECT, PLEASE CALL THE NUMBER PRINTED ABOVE.

Forgeries, Alterations and Unauthorized Checks

Please examine this statement and any canceled checks at once. Unless you report any forgeries, alterations, unauthorized checks or errors to us, in writing, within 30 days from the mailing of this statement, your account will be considered correct and checks genuine. (See procedures below for reporting electronic transfer errors.)

Electronic Transfer Errors or Questions

In case of errors or questions about your electronic transfers, telephone us at the number shown on the front of this statement, or write us at the address on the front of this statement.

Do this as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after you were sent the *first* statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your inquiry and will correct any error promptly. If we take more than 20 business days for international and point-of-sale (POS) transactions, or more than 10 days for all other transactions, we will provisionally credit your account for the amount in question. This will allow you to have use of the money during the investigation. To ensure that your account is credited, please provide us with a brief written description of the suspected error.

Direct Deposits

If you have arranged to have direct deposits made to your account, you may call us at the telephone number shown on the front of this statement to find out whether or not the deposit has been made.